

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for facilitating a transaction, comprising the steps of:
identifying at least one primary account;
generating a limited use PIN that is configured to facilitate a transaction;
associating the limited use PIN with said at least one primary account; and
issuing the limited use PIN to a first party to facilitate a transaction with a second party;
and,
notifying a third party when the limited use PIN is used, wherein the third party
includes at least one of the police, the fire department, a parent, and an employer.
2. (Original) The method of claim 1, wherein the step of issuing the limited use PIN to a first party to facilitate a transaction with a second party comprises configuring the limited use PIN to be immediately usable for facilitating the transaction.
3. (Original) The method of claim 1, further comprising allowing said first party to select and define conditions-of-use parameters, wherein the parameters place limits on how the limited use PIN may be used.
4. (Original) The method of claim 3, further comprising associating the conditions-of-use parameters with the limited use PIN.
5. (Original) The method of claim 3, further comprising the step of storing the condition of use parameters in one or more account database fields associated with the limited use PIN.
6. (Original) The method of claim 3, wherein said steps of selecting and defining the conditions of use parameters comprise selecting and defining at least one of: a limited use PIN credit limit, limiting use of a limited use PIN on account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting use of a limited use PIN to a specified dollar amount per transaction, limiting use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn

loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN.

7. (Currently Amended) The method of claim 3 ~~4~~, wherein the conditions of use parameters comprise a notification response; wherein the notification response comprise notifying a third party whenever the limited use PIN is used.

8. (Cancelled).

9. (Currently Amended) ~~A method for facilitating a transaction, comprising the steps of:~~

~~identifying at least one primary account;~~
~~generating a limited use PIN that is configured to facilitate a transaction;~~
~~associating the limited use PIN with said at least one primary account; issuing the~~
~~limited use PIN to a first party to facilitate a transaction with a second party, wherein the~~
~~limited use PIN is configured to be immediately usable for facilitating the transaction;~~

The method of claim 1, further comprising:

receiving transaction information from a the second party for authorization;
forwarding the transaction information to a card authorization system for authorization processing;
processing the transaction information with the card authorization system, wherein the card authorization system interfaces with a limited use PIN system to determine if when authorization is appropriate;
recognizing that the transaction information comprises a the limited use PIN; and
retrieving account information that is associated with the limited use PIN.

10. (Currently Amended) The method of claim 9, further comprising:

determining if when conditions of use associated with said the primary account are satisfied, wherein the conditions of use parameters associated with the primary account include ~~at least an~~ expiration date;

determining if when conditions of use associated with the limited use PIN are satisfied;

returning an appropriate approval code to the second party, if when conditions of use parameters associated with the limited use PIN and the primary account are satisfied; and
declining the authorization request if when either the conditions associated with at least one of the primary account and the limited use PIN are not satisfied.

11. (Currently Amended) The method of claim 10, wherein said steps of determining if when conditions of use associated with the primary account and limited use PIN are satisfied, comprises determining if when at least one of the following conditions of use are satisfied: a limited use PIN credit limit, a limited use PIN account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting the use of a limited use PIN to a specified dollar amount per transaction, limiting the use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting the use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN.

12. (Currently Amended) ~~A method for facilitating a transaction, comprising the steps of:~~
~~identifying at least one primary account;~~
~~generating a limited use PIN that is configured to facilitate a transaction;~~
~~associating the limited use PIN with said at least one primary account; issuing the~~
~~limited use PIN to a first party to facilitate a transaction with a second party, wherein the~~
~~limited use PIN is configured to be immediately usable for facilitating the transaction;~~
The method of claim 1, further comprising:
receiving transaction settlement information from a the second party, wherein the transaction was facilitated using a the limited use PIN;
identifying the transaction settlement information as a transaction involving a the limited use PIN;
verifying that the limited use PIN is a valid number;
capturing the transaction settlement information in a financial capture system; and
causing the second party to be paid.

13. (Original) The method of claim 12, further comprising the steps of:

- identifying the primary account that is associated with the limited use PIN;
- replacing the limited use PIN with the primary account PIN number;
- processing the transaction settlement information in an accounts receivable system; and
- generating a billing statement that includes at least the primary account number.

14. (Currently Amended) The method of claim 13, further comprising the steps of comparing the transaction settlement information with conditions of use parameters associated with the limited use PIN to determine if when the conditions of use have been satisfied.

15. (Currently Amended) ~~A method of processing authorization and settlement requests in a transaction system~~ The method of claim 1, further comprising the steps of:

- receiving an authorization request from a the second party, where the authorization request involves a the limited use PIN with limited-use conditions associated therewith;
- routing the authorization request to a card authorization system to determine if when limited use conditions have been satisfied;
- returning to the second party a message declining authorization if when the conditions have not been satisfied; and
- returning to the second party a message approving authorization request if when conditions have been satisfied.

16. (Currently Amended) The method of claim 15, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving a the limited use PIN; wherein the second party is paid if when the limited use PIN is valid.

17. (Original) A method of claim 15, further comprising the steps of:

- routing the second party settlement request for payment to a financial capture system;
- creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and
- creating an accounts receivable file and routing the accounts receivable file to a service that retrieves the associated primary account number and replaces the limited use PIN with the

primary account PIN number and forwards the resulting accounts receivable file to an accounts receivable system to generate the first party billing statement.

18. (Cancelled).

19. (Currently Amended) A method for facilitating a transaction comprising the steps of:

registering with a card provider to use a transaction system;

logging-in to the card provider's transaction system by providing authenticating information, and causing card provider to verify that a first party is a registered and authorized user;

designating at least one transaction account as at least one primary account, wherein said at least one primary account is a non-currency based account;

requesting a limited use PIN from the card provider, causing the card provider to generate a limited use PIN and to associate the limited use PIN with the previously selected said at least one primary account; and

receiving the limited use PIN from the card provider.

20. (Original) The method of claim 19, further comprising the step of providing the limited use PIN to a second party to facilitate a transaction.

21. (Original) The method of claim 19, further comprising the step of selecting conditions of use parameters to be associated with the limited use PIN.

22. (Original) The method of claim 19, further comprising the step of defining conditions of use parameters to be associated with the limited use PIN.

23. (Original) The method of claim 19, wherein the steps occur online.

24. (Cancelled).

25. (Original) The method of claim 19, wherein said at least one primary account is associated with an electronic line of credit system.

26. (Original) The method of claim 20, further comprising the step of disputing a charge for a transaction involving a limited use PIN , and causing the card provider to charge back the charge to the second party.

27. (Cancelled).

28. (Currently Amended) ~~A method for facilitating a transaction comprising the steps of:~~ The method of claim 1, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from a the first party to initiate a transaction;
- sending the primary account number to a card provider during a card authorization process, requesting that the card provider generate and return a limited use PIN that is associated with the primary account number; and
- receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement.

29. (Currently Amended) ~~A method for facilitating a transaction comprising the steps of:~~ The method of claim 1, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from a first party to initiate a transaction;
- sending the primary account number to a card provider, requesting that the card provider generate and return a the limited use PIN that is associated with the primary account number;
- receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement; and
- purging the primary account number from the second party's records and replacing with the associated limited use PIN.

30. (Currently Amended) ~~A method for facilitating a transaction comprising the steps of:~~ The method of claim 1, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from a first party to initiate a transaction;
- sending the primary account number to a card provider, requesting that the card provider generate and return information that is associated with the primary account number;

receiving from the card provider information associated with the primary account, wherein the information is then used to facilitate a transaction settlement; and
purging the primary account number from the second party's records and replacing with the associated information.

31. (New) A method for facilitating a transaction comprising the steps of:

- registering with a card provider to use a transaction system;
- logging-in to the card provider's transaction system by providing authenticating information, and causing card provider to verify that a first party is a registered and authorized user;
- designating at least one transaction account as at least one primary account;
- requesting a limited use PIN from the card provider, causing the card provider to generate a limited use PIN and to associate the limited use PIN with the previously selected said at least one primary account;
- receiving the limited use PIN from the card provider;
- disputing a charge for a transaction involving the limited use PIN; and,
- causing the card provider to charge back the charge to the second party.

32. (New) The method of claim 1, wherein said at least one primary account is a line of credit account.